



IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Attorney Docket No. 049212-0103

Applicant: Bruce Bent et al.
Title: SYSTEMS AND METHODS FOR MANAGING CLIENT ACCOUNTS
Application No.: 09/677,535
Filing Date: October 2, 2000
Examiner: Felten, Daniel S.
Art Unit: 3624

AMENDMENT AND REPLY UNDER 37 CFR 1.111

Mail Stop Amendment
Commissioner for Patents
P.O. Box 1450
Alexandria, VA 22313-1450

Sir:

This communication is responsive to the Non-Final Office Action dated October 21, 2004, concerning the above-referenced patent application.

Amendments to the Claims are reflected in the listing of claims which begins on page 2 of this document.

Remarks/Arguments begin on page 78 of this document.

Please amend the application as follows:

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02 000000 400.00 CP